MT **Miller Trust Guide**

FREE REFERENCE · AUGUST 2026

Miller Trust (QIT) State Income Cap Reference Sheet — August 2026

A quick-reference table of the 2026 long-term-care Medicaid income cap, by state, for the Qualified Income Trust (QIT) — commonly called a Miller Trust — used to qualify an applicant whose monthly income is over their state's limit. Published by **millertrustguide.com**; see the last section for how to verify any figure yourself.

> **What this trust does, in one sentence.** A Qualified Income Trust is an irrevocable trust — authorized by federal law at 42 U.S.C. § 1396p(d)(4)(B) — that lets a long-term-care Medicaid applicant qualify despite having monthly income over their state's limit, by redirecting the excess into the trust instead of counting it toward the cap.
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> Some states call it a *Miller Trust* (after *Miller v. Ibarra*, 1990), most call it a *Qualified Income Trust*, and a few call it a plain *Income Trust* — all three names refer to the same mechanism.

2026 income cap by state

Single-applicant and married-couple monthly income caps and the standard Personal Needs Allowance (PNA), for the 21 states where millertrustguide.com currently publishes a full state guide. This is not every income-cap state in the country — it is the set researched in depth as of August 2026.

STATE	MEDICAID AGENCY	LOCAL NAME FOR THE TRUST	SINGLE CAP	COUPLE CAP	PNA
Alabama	Alabama Medicaid	Qualifying Income Trust	$2,982	$5,964	$30
Arizona	AHCCCS	Income-Only Trust	$2,982	$5,964	$149.1
Arkansas	Arkansas DHS	Income Trust	$2,982	$5,964	$40
Colorado	HCPF	Income Trust	$2,982	$5,964	$110.36
Florida	DCF	Qualified Income Trust	$2,982	$5,964	$160
Georgia	DCH	Qualified Income Trust	$2,982	$5,964	$70
Idaho	IDHW	Income Trust	$3,002	$5,984	$40
Indiana	FSSA	Miller Trust	$2,982	$5,964	$52
Iowa	Iowa HHS	Medical Assistance Income Trust	$2,982	$5,964	$55
Kentucky	DMS	Qualifying Income Trust	$2,982	$5,964	$60
Mississippi	Mississippi Medicaid	Income Trust	$2,982	$5,964	$44
Missouri	Missouri FSD	Qualified Income Trust	$1,737	$3,474	$0
Nevada	DSS	Qualified Income Trust	$2,982	$5,964	$154
New Jersey	DMAHS	Qualified Income Trust	$2,982	$5,964	$50
New Mexico	HCA	Income Diversion Trust	$2,982	$5,964	$97
Ohio	ODM	Miller Trust	$2,982	$5,964	$75
Oklahoma	OHCA	Medicaid Income Pension Trust	$2,982	$5,964	$75
Oregon	ODHS APD	Income Cap Trust	$2,982	$5,964	$81.28
South Carolina	SCDHHS	Income Trust	$2,982	$5,964	$60
Tennessee	TennCare	Qualified Income Trust	$2,982	$5,964	$70

STATE	MEDICAID AGENCY	LOCAL NAME FOR THE TRUST	SINGLE CAP	COUPLE CAP	PNA
Texas	HHSC	Miller Trust	$2,982	$5,964	$75

Figures are per-state as published by each state's own Medicaid agency and typically change annually with the federal SSI benefit rate. Some states pair the income cap with a separate resource (asset) limit not shown here, and a couple's actual applicable cap depends on whether both spouses are applying — always confirm the current figure with the state agency listed before relying on it.

Not every state uses this trust

A QIT/Miller Trust only matters in "income-cap" states, where income over the limit is an automatic disqualification. States that instead use a "medically needy" spend-down (Louisiana is the clearest example) don't use this trust at all, because they qualify over-income applicants a different way. A few states are hybrids — the trust applies only to certain programs, not every Medicaid path in that state. Confirm which category your state falls into before assuming a QIT is the right tool.

Full detail, per state

millertrustguide.com publishes a complete guide for each state above — the exact statute or policy citation, the state's own official form where one exists, how to fund the trust, how to open the bank account, and the denial reasons each state's Medicaid agency cites most often. Free educational content; not legal advice.

Read the full QIT/Miller Trust explainer →

Verify these figures yourself

- Federal authorizing statute — 42 U.S.C. § 1396p(d)(4)(B)
- Current state-by-state figures and citations — millertrustguide.com

— James Whitfield, Miller Trust Guide · millertrustguide.com

Informational only. This reference sheet is not legal advice and is not a substitute for consultation with a licensed attorney. Miller Trust Guide is not a law firm, does not practice law, and does not draft legal documents. State Medicaid income caps and allowances change, most often annually — verify the current figure directly with the state Medicaid agency and an attorney licensed in that state before acting. Republished from millertrustguide.com — for the current, up-to-date table and any states added since August 2026, visit millertrustguide.com.